

Fall 2005

Dear friends and neighbors,

How can someone steal your identity? Identity theft occurs when someone uses personal information such as your name, Social Security number, credit card number, or other identifying information, without your permission to commit fraud or other crimes.

Identity theft and the resulting financial fraud are the fastest-growing crimes in Washington. Security breaches have exposed consumer information of more than 46 million Americans to identity thieves in the first half of 2005 alone. Identity thefts cost consumers more than \$53 billion a year and are some of the toughest crimes to investigate and resolve. In serious cases, victims spend an average of 600 hours and \$1,400 in out-of-pocket expenses to repair their credit.

In Washington, only two state law enforcement officers have been assigned full time to investigate identity theft crimes – woefully inadequate to keep up with the new cases that crop up weekly.

During the 2005 legislative session, I introduced and supported legislation to crack down on identity theft. Although we made progress with the measures adopted by the Legislature, our state still falls short of the tools needed to fight this crime.

As we approach the 2006 legislative session in January, I intend to make the fight against identity theft one of my top priorities. To do so, I need your help. Please attend one of my Identity Theft Town Hall Meetings coming up in a neighborhood near you. We'll have experts in attendance to provide information that will help you from becoming the next victim. More importantly, I want to hear from you. If you've been victimized by this crime, have concerns about your risks, or have ideas that I can transform into legislation, please come to the meetings or contact my office. Together, we can work to keep your identity safe and prevent future crimes.

*Dan Roach*

## State Representative **Dan Roach** 31st Legislative District



P.O. Box 40600  
Olympia, WA 98504-0600

**Olympia** - (360) 786-7846  
(During legislative sessions only)  
**Sumner** - (253) 863-0462

**Toll-free Legislative Hotline:**  
1-800-562-6000

**Mark your calendar: ✓**

**IDENTITY THEFT TOWN HALL MEETINGS**  
*See inside for dates, times and locations*

**Fight back! Attend an  
IDENTITY THEFT TOWN HALL MEETING!**

### **BONNEY LAKE**

Tuesday, Oct. 11, 2005 - 7-8:30 p.m.  
Bonney Lake High School  
10920 199<sup>th</sup> Ave. Ct. E, Bonney Lake, WA

### **AUBURN**

Thursday, Oct. 13, 2005 - 7-8:30 p.m.  
Buena Vista Seventh-Day Adventist School  
3320 Academy Dr. S.E., Auburn, WA

State Representative

**Dan Roach**

P.O. Box 40600  
Olympia, WA 98504-0600

**IS YOUR  
IDENTITY SAFE?**

### **Inside:**

- ✓ Important information to protect you from identity theft
- ✓ What you can do if you are an identity theft victim
- ✓ Upcoming Identity Theft Town Hall Meetings

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**Important  
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# IS YOUR IDENTITY SAFE?



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**Dan Roach**  
31st Legislative District

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TOWN HALL  
MEETINGS**

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## State Representative • 31st District Dan Roach

### PROTECT YOUR ID FROM THEFT

While you probably can't prevent identity theft entirely, you can minimize your risk. To help guard against identity theft:

- **Do not give your Social Security number, mother's maiden name, or account numbers to strangers who contact you by phone, Internet, or mail.** Identity thieves

pose as businesses, banks, or government representatives in order to obtain your personal information. They may appear to be legitimate and convincing. Never reveal your information to anyone you do not know. Trustworthy financial or government organizations that do business with you already have this information. If you get a phone call or e-mail about suspicious activity on your account, give no information over the phone or online. Take down the card representative's name and call them back at the number listed on the back of your card.

- **Guard your mail from theft.** Don't leave outgoing mail in your mailbox. These thieves, labeled as "red flag thieves," will watch your neighborhood and strike when you place outgoing mail in your box. Take outgoing mail to a collection box or to your local post office. If possible, make sure your mail is delivered to a locked box. Promptly remove mail after it has been delivered. If you are planning to be away from home, have your family or friends collect your mail daily or place a hold on it at your local post office branch. Pick up new checks at your banking branch rather than having them mailed to your home.
- **Pay attention to the time of month your bills arrive.** Thieves may file a change of address for your mail to keep you from discovering phony charges. If your bills do not arrive on time, call the creditor or financial institution to make sure an identity thief has not changed your billing address.
- **Keep track of your transactions.** You should be able to list your last five transactions when speaking with a company representative.
- **Put passwords on all your accounts with creditors.** Avoid using easily

available passwords or codes: your mother's name, your birth date, the last four digits of your Social Security number, your phone number, or an easy series of numbers such as 1234.

- **Don't carry your Social Security card and checkbook.** Leave them in a safe place. Stolen wallets and checkbooks remain the most frequent sources of ID theft. Never give out your Social Security number without first asking, "What happens if I don't give it?"

Most of the time, the answer is, "Nothing."

- **Don't carry credit cards or ID cards you don't need.** Carrying cash has always been a high risk, and now carrying debit or credit cards is as risky.

**Knowing just one fact about you enables a criminal to alter your credit history and affect your financial future.**



# Is Your Identity Safe?

- **Don't use a debit card over the Internet.** Your credit card fraud liability is limited to \$50, but debit card fraud can drain your checking account.
- **When you travel, be careful about the use of your credit card.** Use extreme caution when using your credit card at an Internet café or anywhere with a wireless connection that can be picked up from afar.
- **Cut or shred unwanted documents.** Charge receipts, copies of credit applications, insurance forms, physician statements, bank checks and statements, expired charge cards, and credit offers should be shredded or cut into small, unidentifiable pieces.
- **Order a copy of your credit report at least once a year.** Under federal legislation implemented last year, residents of Washington are eligible for a free report. For more information, go to: [www.annualcreditreport.com](http://www.annualcreditreport.com)

### IF YOU'RE A VICTIM...

- **Keep a log of every transaction and action.** Get organized and track every action you take. The process of restoring your identity and credit can be overwhelming and confusing. Keep copies of all correspondence or forms you send or receive. Set up a filing system and keep documentation, even after your case is closed. Record the names of anyone you contact, all information surrounding the contact, the date the conversation occurred, and any resulting action or activity.
- **Report the identity theft to the police or sheriff in the area where you live.** ID theft is a felony, and charges may be filed against the thief in the county where you live. Ask the law enforcement agency to take a report and provide you with a case number. Be persistent! You will need this to correct your credit rating. The Washington State Patrol Identity Theft Unit has statewide jurisdiction to file charges for ID theft. The WSP ID Theft Unit phone number is: (360) 902-3915.
- **Report the ID theft to your bank and other creditors.** Don't forget to include your power company, phone company, garbage collection, and cable or satellite provider. Ask to speak to someone in the fraud department. They may advise you to close your account and open new ones. Be sure to ask your financial institution what procedures they require of victims whose credit cards or checks have been stolen or forged.
- **Ask businesses to provide you with information about transactions made in your name.** The Washington Identity Theft law requires businesses to provide information about transactions made in your name. They may require proof of your identity, including a copy of the police report and your fingerprints. Fingerprint cards may be obtained from your local law enforcement department. Make sure to call every creditor with a bogus account listed in your file and have them close it immediately.
- **Contact the Federal Trade Commission's identity theft hotline or website.** The FTC has many useful forms and information. Its hotline number is: 1-877-IDTHEFT. Website address: [www.ftc.gov](http://www.ftc.gov)



- **Contact the three major credit reporting agencies.** Talk to their fraud departments and request a "fraud alert" be placed on your file with a "victim statement" that asks creditors to contact you before opening an account in your name. Each agency will need the police report number in order to activate the fraud alert. The three major credit bureaus are: Equifax - Fraud Hotline: 1-800-525-6285; Experian - Fraud Hotline: 1-888-EXPERIAN; Trans Union - Fraud Hotline: 1-800-916-8800.

### FIGHTING IDENTITY THEFT

The following Washington state laws went into effect July 24:



- **Security breaches:** Senate Bill 6043 requires agencies and businesses that own and license digital data to provide prompt notification in the event of a security breach in which personal information is compromised. This law is in response to the ChoicePoint security breach in which thieves posing as legitimate businesses were able to get access to personal information on more than 3,000 Washington consumers.
- **Credit report security freeze:** Senate Bill 5418 allows identity theft victims to place a security freeze on a credit report, thereby prohibiting credit bureaus from releasing information without permission. The victim must first file a police report and then send a request by certified mail to a credit bureau.
- **Computer spyware:** House Bill 1012 makes it illegal for anyone to transmit software to another computer without the owner's knowledge or to falsely entice someone to download software.
- **Prohibiting "phishing":** House Bill 1888 prohibits "phishing" scams, in which identity thieves try to trick consumers out of personal information by sending e-mails that appear to come from a business, such as a bank or online auction site.

**WANT TO JOIN THE ID THEFT FIGHT?**

#### Come to my Identity Theft Town Hall Meetings.

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